

Steps to Federal Student Aid

STEP

1

Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education (ED) at www.FederalStudentAid.ed.gov or 1-800-4-FED-AID (1-800-433-3243). Free help is available any time during the application process. You should never have to pay for help.



STEP

2

Get a Federal Student Aid PIN, a personal identification number. A PIN lets you apply, “sign” your online *Free Application for Federal Student Aid* (FAFSASM), make corrections to your application information, and more—so keep it safe. Go to www.pin.ed.gov.



STEP

3

Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). A full list of what you need is at www.fafsa.ed.gov. Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.



STEP

4

Complete the FAFSA between Jan. 1, 2009, and June 30, 2010 (no exceptions to either date!). BUT, apply as soon as possible after Jan. 1 to meet school and state aid deadlines (see note at bottom of page). Apply online (the faster and easier way) by going to www.fafsa.ed.gov. If you don't already have your PIN, you can get it when you complete the online FAFSA.



STEP

5

ED will send you your *Student Aid Report* (SAR)—the result of your FAFSA. Review your SAR and, if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.



STEP

6

Your school might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.



STEP

7

All applicants: Contact the financial aid office if you have any questions about the aid being offered.
First-time applicants: Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.

Note: You also might be able to get financial aid from your state government, your school, or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). Be sure to meet all application deadlines!

